

HOW WE'RE HANDLING THE IMPACT OF COVID-19

We're closely monitoring the impact of coronavirus COVID-19. We want you to know that we're available to assist you as the situation evolves. We are well prepared to handle a large increase in claims. Our primary focus remains the safety and health of our clients, partners and employees.

Please know that we are here to keep you informed and will handle claims quickly and appropriately. You and your employees can count on the caring support and protection you expect from us. To help, we've put together this overview of our claim process, answers to common questions about COVID-19, and relevant coverage features.

For the latest information about symptoms, prevention, treatment and other facts visit the [Centers for Disease Control and Prevention \(CDC\)* website](#) and the [World Health Organization \(WHO\) website](#).

The Hartford's Claims Difference

Our solution-oriented team of claim professionals includes more than 400 clinicians who support our best-in-class claims process. Our highly experienced clinical intake team of professionals ensures employees receive personalized, compassionate care and dedicated claims evaluation on a case-by-case basis. If, after reviewing the outlined information, you or your employee believe you have an eligible claim, please submit through the normal process.

Common Short-term Disability Questions About COVID-19

If an employee is quarantined but does not test positive for COVID-19, will the employee be considered Disabled?

No. A quarantine is not a qualifying medical condition so the employee would not meet the definition of a Disability.

If an employee is quarantined and does test positive for COVID-19, is the employee considered Disabled?

It depends. A positive test for COVID-19 is not by itself a Disabling condition. The employee would only be considered Disabled if they were Sick and unable to perform the Essential Duties of their Occupation due to the Sickness.

Will The Hartford "fast-track" approval of STD claims? Will The Hartford relax medical documentation requirements?

We have established priority handling procedures for COVID-19 claims. For COVID-19 related disability claims, we are leveraging our Clinical Intake Model and our industry-leading data insights, and in most instances we will be able to expedite review without additional medical evidence, providing for prompt approvals of COVID-19 related claims where it is determined that a claimant is Disabled under the STD policy.

The Hartford will make its coverage determinations based on the specific facts and policy language associated with each claim.

Our Commitment

As the situation involving COVID-19 and the new coronavirus evolves, so will we. Rest assured that our commitment to you is unwavering, and we are here to support your needs. We are well prepared to handle your business needs through this crisis.

The Hartford's Clinical Intake Model helps ensure we're ready to handle your claims.

At The Hartford, we know crisis can strike at any moment. We are continually adapting our contingency plans to ensure we are able to provide you and your business the level of service you've come to expect from The Hartford.

Learn more at [TheHartford.com/coronavirus](https://www.thehartford.com/coronavirus)



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